



Order Filed on August 9, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

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UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

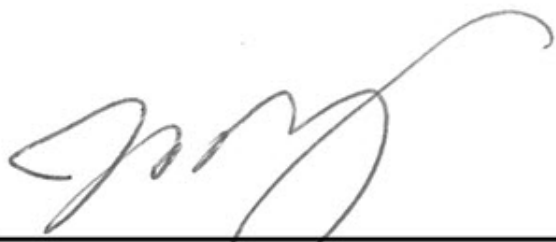
In re:	Chapter 13
Michelle A. Rybak, <i>aka Michelle Annette Rybak</i> <i>aka Michelle Rybak</i>	Case No. 22-18068-JNP
	Hearing Date: August 3, 2023 at 11:00 a.m.
Debtor.	Judge: Jerrold N. Poslusny Jr.

ORDER VACATING AUTOMATIC STAY AND CO-DEBTOR STAY

The relief set forth on the following pages, number two (2) through two (2) is hereby

ORDERED

DATED: August 9, 2023



Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Debtor: Michelle A. Rybak
Case No.: 22-18068-JNP
Caption of Order: **ORDER VACATING AUTOMATIC STAY AND CO-DEBTOR STAY**

THIS MATTER having been opened to the Court upon the motion of NewRez LLC d/b/a Shellpoint Mortgage Servicing (“Movant”) for an Order vacating the automatic stay in effect pursuant to [11 U.S.C. § 362\(a\)](#) and the co-debtor stay in effect pursuant to [11 U.S.C. § 1301\(a\)](#), and for good cause shown for the entry of this Order, it is hereby ordered that:

1. The automatic stay and co-debtor stay are hereby vacated under [11 U.S.C. § 362\(d\)](#) and [11 U.S.C. § 1301\(c\)](#), to permit Movant, to institute or resume a mortgage foreclosure action in the Superior Court of New Jersey in order to pursue its rights in real property located at 700 N. 9th Street, Millville, New Jersey 08332;
2. Movant may join as defendants in said foreclosure action against the Debtor and/or any trustee appointed in this case, irrespective of whether the Debtor’s case converts to any other chapter of the Bankruptcy Code;
3. Movant may pursue any and all loss mitigation options with respect to the Debtor or the real property described above, including but not limited to repayment agreement, loan modification, short sale or deed-in-lieu of foreclosure;